

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
BNC MORTGAGE LOAN TRUST 2006-1  
MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2006-1, U.S. Bank  
National Association, as Trustee

In Re:  
Michelle L. Meddings  
  
Debtor



Order Filed on August 7, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-10555 JNP

Adv. No.:

Hearing Date: 7/25/2023 @ 11:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 7, 2023**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Michelle L. Meddings

Case No: 18-10555 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1, U.S. Bank National Association, as Trustee, Denise Carlon appearing, upon a certification of default as to real property located at 107 Strand Avenue, Sewell, NJ, 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 17, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2022 through July 2023 for a total post-petition default of \$7,637.08 (2 @ \$951.45; 6 @ \$956.79 less suspense \$6.56); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate lump sum payment of \$3,000.00.

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,637.08 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2023, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this stipulation shall be null and void if the case is converted, discharged or dismissed; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 07, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brian C. Nicholas	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 07, 2023

Form ID: pdf903

Total Noticed: 1

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John F Newman

on behalf of Creditor SJFCU courts@firstharvestcu.com

Laura M. Egerman

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE laura.egerman@mccalla.com,  
bkyecf@rasflaw.com;legerman@raslg.com

Sindi Mncina

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10